

**Information to identify the case:**

Debtor 1	<b>Mark Ashley Gibson</b>	Social Security number or ITIN	<b>xxx-xx-9048</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Lucia Gibson</b>	Social Security number or ITIN	<b>xxx-xx-8485</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Western District of Virginia</b>		Date case filed for chapter	<b>7 10/18/18</b>
Case number: <b>18-71401</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark Ashley Gibson	Lucia Gibson
2. All other names used in the last 8 years		fka Lucia Koski, fka Lucia Williams
3. Address	211-1 College Drive Daleville, VA 24083	5438 Loblolly Dr Roanoke, VA 24019
4. Debtor's attorney Name and address	Malissa Lambert Giles Giles & Lambert PC P O BOX 2780 ROANOKE, VA 24001	Contact phone 540 981-9000
5. Bankruptcy trustee Name and address	Scot S. Farthing (424194) P. O. Box 1315 490 West Monroe Street Wytheville, VA 24382	Contact phone (276) 625-0222

For more information, see page 2 &gt;

Debtor **Mark Ashley Gibson** and **Lucia Gibson**

Case number **18-71401**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	210 Church Ave., Room 200 Roanoke, VA 24011	Hours open 8 a.m. – 4:30 p.m.  Contact phone (540) 857-2391  Date: 10/18/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 15, 2018 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b>	Location:  <b>cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div style="width: 35%;"> <b>Filing deadline: 1/14/19</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div style="width: 35%;"> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of Virginia

In re:  
Mark Ashley Gibson  
Lucia Gibson  
Debtors

Case No. 18-71401-pmb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-7

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db +Mark Ashley Gibson, 211-1 College Drive, Daleville, VA 24083-3088  
jdb +Lucia Gibson, 5438 Loblolly Dr, Roanoke, VA 24019-2508  
4660084 +Aaron's, 3607 Williamson Road, NW, Roanoke, VA 24012-3327  
4660086 Asthma & Allergy Center, 1505 Franklin Road, Roanoke, VA 24016-5206  
4660088 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236  
(address filed with court: CAC Financial Corp, 2601 NW Expressway, Suite 1000 East,  
Oklahoma City, OK 73112)  
4660093 +CHECK INTO CASH, 4750 VALLEY VIEW BLVD., Roanoke, VA 24012-2033  
4660090 +Carilion Clinic, PO Box 13966, Roanoke, VA 24038-3966  
4660094 +Credicorp, 201 Keith Street, Suite 80, Cleveland, TN 37311-5867  
4660098 +Dominion Accounting, PO Box 1140, Daleville, VA 24083-1140  
4660099 Focused Recovery Solutions, P.O. Box 63355, Charlotte, NC 28263-3355  
4660100 +Freedon First Federal Credit Union, Attn: Bankruptcy, 5240 Valley Park Dr,  
Roanoke, VA 24019-3002  
4660101 +Glasser and Glasser, PLC, P.O. Box 3400, Norfolk, VA 23514-3400  
4660103 +Janet Gibson, 1051 Old Country Club Road, Apartment 4, Roanoke, VA 24017-2961  
4660107 +MedExpress Billing, PO Box 719, Dellslow, WV 26531-0719  
4660109 +Member One FCU, Attn: Bankruptcy, PO Box 14087, Roanoke, VA 24038-4087  
4660110 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
4660114 +Roanoke Physician Services, LLC, Mailstop 42190484, PO Box 660827, Dallas, TX 75266-0827  
4660116 +Stern Recovery Services, PO Box 14899, Greensboro, NC 27415-4899  
4660118 +Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159  
4660119 +US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860,  
Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mgiles@gileslambert.com Oct 18 2018 23:07:12 Malissa Lambert Giles,  
Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001  
tr +EDI: BSSFARTHING.COM Oct 19 2018 02:58:00 Scot S. Farthing (424194), P. O. Box 1315,  
490 West Monroe Street, Wytheville, VA 24382-2236  
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Oct 18 2018 23:07:33 USTrustee,  
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620  
4660085 +EDI: PHINAMERI.COM Oct 19 2018 02:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
PO Box 183853, Arlington, TX 76096-3853  
4660087 +EDI: TSYS2.COM Oct 19 2018 02:58:00 Barclays Bank Delaware, Attn: Correspondence,  
PO Box 8801, Wilmington, DE 19899-8801  
4660091 +E-mail/Text: collect@ccsroanoke.com Oct 18 2018 23:07:55 CCS, P.O. Box 21504,  
Roanoke, VA 24018-0152  
4660089 +EDI: CAPITALONE.COM Oct 19 2018 02:58:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4660092 +EDI: CHASE.COM Oct 19 2018 02:58:00 Chase Card Services, Correspondence Dept,  
PO Box 15298, Wilmington, DE 19850-5298  
4660095 +EDI: CRFRSTNA.COM Oct 19 2018 02:58:00 Credit First National Assoc,  
Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315  
4660096 +EDI: RCSFNBMARIN.COM Oct 19 2018 02:58:00 Credit One Bank, Attn: Bankruptcy,  
PO Box 98873, Las Vegas, NV 89193-8873  
4660097 +E-mail/Text: collect@ccsroanoke.com Oct 18 2018 23:07:55 Creditors Collection Service,  
Attn: Bankruptcy, PO Box 21504, Roanoke, VA 24018-0152  
4660102 +EDI: IIC9.COM Oct 19 2018 02:58:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
St. Paul, MN 55164-0378  
4660104 +EDI: FORD.COM Oct 19 2018 02:58:00 Kia Motors Finance Co, PO Box 20825,  
Fountain Valley, CA 92728-0825  
4660105 +EDI: HCA2.COM Oct 19 2018 02:58:00 Lewis Gale Medical Center, P.O. Box 740760,  
Cincinnati, OH 45274-0760  
4660106 +EDI: HCA2.COM Oct 19 2018 02:58:00 Lewis Gale Medical Center, PO Box 13620,  
Richmond, VA 23225-8620  
4660108 +EDI: PARALONMEDCREDIT Oct 19 2018 02:58:00 MediCredit Inc, PO Box 1629,  
Maryland Heights, MO 63043-0629  
4660111 +E-mail/Text: electronicbkydocs@nelnet.net Oct 18 2018 23:07:39 Nelnet, Attn: Claims,  
PO Box 82505, Lincoln, NE 68501-2505  
4660112 +E-mail/Text: netcreditbnc@enova.com Oct 18 2018 23:07:57 NetCredit,  
175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863  
4660113 +E-mail/Text: dhartman@roanokecountyva.gov Oct 18 2018 23:07:39 ROANOKE COUNTY TREASURER,  
5204 BERNARD DRIVE, Roanoke, VA 24018-4345  
4660115 +Fax: 336-217-7467 Oct 18 2018 23:30:59 Solstas Lab Partners, PO Box 740032,  
Cincinnati, OH 45274-0032  
4660117 +EDI: RMSC.COM Oct 19 2018 02:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
PO Box 965061, Orlando, FL 32896-5061  
4660120 +E-mail/Text: bkrpt21@maxprofitsys.com Oct 18 2018 23:07:37 Valley Credit Service, Inc,  
Attn: Bankruptcy, PO Box 2162, Hagerstown, MD 21742-2162  
4660121 +EDI: VERIZONCOMB.COM Oct 19 2018 02:58:00 Verizon Wireless,  
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

District/off: 0423-7

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Oct 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 18, 2018 at the address(es) listed below:

NONE.

TOTAL: 0